

EXHIBIT 5



Wells Fargo Home Mortgage
P.O. Box 10365
Des Moines, IA 50308-0365

October 10, 2011

Renee L McCray
105 N Edgewood Street
Baltimore, MD 21229

Dear Renee L McCray:

RE: Loan Number 708-0199507104

Wells Fargo Home Mortgage (WFHM) received an inquiry regarding the above referenced mortgage loan. I have reviewed your correspondence dated June 14, 2011 and would like to provide you with the details of my research.

Enclosed is a Customer Account Activity Statement (payment history) detailing the activity on your loan since November 30, 2005. This payment history reflects when payments were received, how they were applied to the loan, and any distributions made from the loan. The CAAAS provides a description for each transaction and running balances of the unpaid principal, escrow, unapplied and outstanding fee accounts. It also includes the date fees and charges were assessed, any amounts paid toward these fees, and waivers/reversal of these fees is also reflected. Late Fees are reported on the annual mortgage statement. The Unapplied Balance column references the funds that may have been applied to the unapplied account. Payments can be applied to the unapplied account if the funds received do not represent the full monthly mortgage payment due, or if WFHM is not informed of where the payment is to be applied.

Also provided are the escrow analysis statements for the years 2009 and 2010.

Our records indicate the loan referenced above was originated on October 07, 2005. Please refer to the loan documents that you executed and received a copy of during the closing of this loan. We have enclosed copies of your Note and Deed of Trust for your reference. These documents validate the above mentioned loan.

Any documents or requested information not provided in this letter is due to the request being too broad to determine specific information needed, or are considered to be proprietary information of WFHM and will not be provided at this time without a subpoena. Additional information is available by calling our Subpoena Line at (249) 586-8268.

Authorized users may also access loan information via www.wellsfargo.com, or contact our Customer Service Department at (866) 234-8271. Representatives are available for assistance Monday through Friday, 8:00 a.m. to 10:00 p.m.; and Saturday, 8:00 a.m. to 2:00 p.m. Central Time.

WFC03/40/21

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McCray
October 10, 2011
Page 2

For future reference, to reach one of our customer service professionals, please call (800) 762-6059. If you have any additional questions or need clarification regarding the information provided, please contact me directly at (877) 491-0707, extension 67359. I am available to assist you Monday through Friday, 9:00 a.m. to 6:00 p.m., Eastern Standard Time.

Sincerely,

Dawn R. Smith
Written Customer Contact

Enclosures

Authorized users may also access loan information via www.wellsfargo.com, or contact our Customer Service Department at (866) 234-4271. Representatives are available for assistance Monday through Friday, 8:00 a.m. to 10:00 p.m., and Saturday, 8:00 a.m. to 2:00 p.m., Central Time.

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